Case 23-12942-pmm Doc 11 Filed 10/05/23 Entered 10/06/23 00:34:37 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-12942-pmm

Annette M. Beck Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Oct 03, 2023 Form ID: 309I Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2023:

Recip ID
dbRecipient Name and Address4b+ Annette M. Beck, 499 Park Road, Fleetwood, PA 19522-830314818846+ Discovery Federal Cr U, P.o. Box 6618, Reading, PA 19610-061814820099+ U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107-3126

TOTAL: 3

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: tobykmendelsohn@comcast.net	Date/Time	Recipient Name and Address
aty	Zinan Text. tobykincideisoini@conicast.net	Oct 04 2023 01:26:00	BRENNA HOPE MENDELSOHN, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
tr	Email/Text: Info@ReadingCh13.com	Oct 04 2023 01:27:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 04 2023 01:27:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 04 2023 01:27:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 04 2023 01:27:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14818842	+ Email/Text: Bankruptcy@BAMcollections.com	Oct 04 2023 01:27:00	Bureau of Account Managment, Attn: Bankruptcy, 3607 Rosemont Ave, Ste 502, Pob 8875, Camp Hill, PA 17001-8875
14818843	+ EDI: CAPITALONE.COM	Oct 04 2023 05:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14818844	+ EDI: CITICORP.COM	Oct 04 2023 05:08:00	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14818845	+ EDI: DISCOVER.COM	Oct 04 2023 05:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14818848	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 04 2023 01:27:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14818849	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 04 2023 01:27:00	LoanCare LLC, Attn: Bankruptcy/Consumer Solution Dept, P.O. Box 8068, Virginia Beach, VA 23450-8068
14818850	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 04 2023 03:00:47	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
14818851	+ EDI: RMSC.COM	Oct 04 2023 05:08:00	Syncb/Old Navy, Attn: Bankruptcy, Po Box

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District/off: 0313-4 User: admin Page 2 of 2
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965060, Orlando, FL 32896-5060

14818852 + EDI: RMSC.COM

Oct 04 2023 05:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po

Box 965060, Orlando, FL 32896-5060

14818853 + EDI: WTRRNBANK.COM

+ EDI: WFFC2

Oct 04 2023 05:08:00 Target, c/o Financial & Retail Srvs, Mailstop BT

POB 9475, Minneapolis, MN 55440-9475

WF Hotel, Attn: Bankruptcy, 1 Home Campus, 3rd

Floor Mac X2303-01a, Des Moines, IA

50328-000

TOTAL: 16

14818854

BYPASSED RECIPIENTS

Oct 04 2023 05:08:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14818847 *+ Discovery Federal Cr U, P.o. Box 6618, Reading, PA 19610-0618

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2023 at the address(es) listed below:

Name Email Address

BRENNA HOPE MENDELSOHN

on behalf of Debtor Annette M. Beck tobykmendelsohn@comcast.net

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:						
Debtor 1:	Annette M. Beck	Social Security number or ITIN: xxx-xx-7795				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	kruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 9/28/23				
Case number:	23-12942-pmm					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Annette M. Beck	
2.	All other names used in the last 8 years		
3.	Address	499 Park Road Fleetwood, PA 19522	
	Dalatania attanzara	BRENNA HOPE MENDELSOHN	Contact phone 610–374–8088
4.	Debtor's attorney Name and address	Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Email: tobykmendelsohn@comcast.net
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (610)2085040
			Date: 10/3/23

For more information, see page 2

Debtor Annette M. Beck Case number 23–12942–pmm

7. Meeting of creditors Debtors must attend the meeting to	November 14, 2023 at 1:30 PM	Location: The Mtg of Creditors will be conducted, via video conference. All interested.		
be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	parties shall contact the Trustee, for connection details.		
required to do so.	Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info. go to https://www.justice.gov/ust/moc		
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/13/24		
receive these documents and any required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or			
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/7/23		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/26/24		
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A pro www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid or proof of claim even if your claim is listed in the schedules that the debtor f Secured creditors retain rights in their collateral regardless of whether the claim submits the creditor to the jurisdiction of the bankruptcy court, with c example, a secured creditor who files a proof of claim may surrender imporright to a jury trial.		paid on your claim. To be paid, you must file a lebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$325.00 The hearing on confirmation will be held on: 12/21/23 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Read			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov. If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except led from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		